

ABSTRACT

5 A system, in which information is the primary asset and in which investments  
may be made in information, includes multiple data stores for storing different types  
of a user's information. The safe, secure and properly authorized transfer of  
information while preserving individual privacy is provided. The system also  
provides for secure backup and storage, as well as for ubiquitous and nomadic access  
10 to information while maintaining the privacy of such information. A first data store  
includes static identification data about a user. A second data store includes  
moderately dynamic personal data about the user. A third data store includes  
dynamic demographic information data about the user. An electronic wallet can be  
used with the system to download selected portions of the data for use by the user. A  
15 method of use of the data includes using the data for billing out forms, providing  
services to the user and allowing merchants to selectively target users for sales while  
maintaining user anonymity.

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